



پژوهشکده پولی و بانکی
بانک مرکزی جمهوری اسلامی ایران

بانکداری اسلامی در کشور مالزی

	2011 th USD		2010 th USD		2009 th USD		2008 th USD		2007 th USD		2006 th USD	
Number of banks	16		10		8		8		6		5	
Balance Sheet												
Assets												
Loans	57,863,782	16	22,084,784	10	14,834,053	8	10,226,646	8	3,985,844	5	3,438,049	5
Gross Loans	59,506,401	16	22,644,620	10	15,242,657	8	10,550,863	8	4,168,041	5	3,581,922	5
Less: Reserves for Impaired Loans/ NPLs	1,642,619	15	559,836	9	408,604	8	324,217	8	182,197	5	143,872	4
Other Earning Assets	17,224,011	16	6,240,958	10	5,010,794	8	4,111,797	8	3,460,125	5	3,930,198	5
Loans and Advances to Banks	1,395,764	8	412,538	5	387,553	3	314,710	4	1,608,229	4	3,035,254	5
Derivatives	112,601	9	72,900	5	83,571	3	76,767	2	27,940	1	0	1
Other Securities	15,682,910	16	5,722,927	10	4,539,670	8	3,720,320	8	1,823,957	5	894,944	5
Remaining earning assets	32,735	1	32,593	1	n.a.		n.a.		n.a.		n.a.	
Total Earning Assets	75,087,794	16	28,325,742	10	19,844,847	8	14,338,443	8	7,445,969	5	7,368,247	5
Fixed Assets	127,975	15	59,341	9	38,055	7	22,562	7	19,055	5	19,822	5
Non-Earning Assets	21,120,752	16	9,251,759	10	8,444,935	8	7,538,454	8	3,635,786	6	1,277,750	5
Total Assets	96,336,520	16	37,636,842	10	28,327,837	8	21,899,459	8	11,100,809	6	8,665,819	5
Liabilities & Equity												
Deposits & Short term funding	86,713,259	16	34,191,639	10	25,865,160	8	19,640,317	8	9,831,678	5	7,550,488	5
Total Customer Deposits	71,434,088	16	25,781,208	10	19,038,560	8	15,996,964	8	8,523,780	5	6,795,030	5
Deposits from Banks	15,000,553	16	8,410,430	10	6,826,600	8	3,643,353	8	1,307,898	5	755,458	5
Other Deposits and Short-term Borrowings	278,618	1	n.a.		n.a.		n.a.		n.a.		n.a.	
Other interest bearing liabilities	1,396,056	11	392,137	5	343,848	5	216,759	4	131,145	4	208,127	4
Derivatives	214,618	10	87,490	4	54,471	3	13,410	1	402	1	0	1
Trading Liabilities	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Long term funding	1,181,438	7	304,647	4	289,377	4	203,349	3	130,743	3	208,127	3
Other (Non-Interest bearing)	1,554,301	16	477,216	10	388,734	8	810,963	8	318,395	6	193,985	5
Loan Loss Reserves	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Reserves	30,718	4	17,531	2	5,488	1	1,396	1	1,722	3	457	1
Equity	6,642,185	16	2,558,319	10	1,724,607	8	1,230,024	8	817,869	6	712,763	5
Total Liabilities & Equity	96,336,520	16	37,636,842	10	28,327,837	8	21,899,459	8	11,100,809	6	8,665,819	5



Notes												
Impaired Loans (Memo)	1,601,377	15	642,543	9	414,469	8	374,182	8	306,031	4	242,315	4
Loan Loss Reserves (Memo)	1,642,619	15	559,836	9	408,604	8	324,217	8	182,197	5	143,872	4
Liquid Assets (Memo)	21,678,196	16	9,989,158	10	9,373,958	8	8,289,856	8	5,382,709	6	4,550,546	5
Intangibles (Memo)	67,416	8	63,852	4	52,176	4	53,251	5	49,930	5	40,389	3
Off Balance Sheet Items	17,757,779	15	5,220,847	9	4,715,124	8	8,190,580	8	3,987,366	5	2,779,696	5
Hybrid Capital (Memo)	n.a.		n.a.		n.a.		n.a.		0	1	0	1
Subordinated Debts (Memo)	808,784	5	245,137	3	222,389	3	129,908	2	71,429	2	0	1

P&L Account

INCOME STATEMENT												
Net Interest Revenue	1,277,220	11	945,728	10	676,027	8	328,707	8	228,114	5	181,616	5
Other Operating Income	184,626	11	72,578	10	73,074	8	56,886	7	86,622	4	23,965	4
Net Gains (Losses) on Trading and Derivatives	36,190	8	8,445	7	2,737	6	1,644	6	10,864	3	5,520	2
Net Fees and Commissions	95,792	11	66,260	10	54,833	8	32,117	7	51,589	3	18,556	3
Remaining Operating Income	52,643	9	-2,127	9	15,505	7	23,125	7	24,169	4	-111	4
Overheads	693,443	11	431,428	10	306,787	8	187,708	8	139,539	6	92,031	5
Loan Loss Provisions	144,352	10	162,900	9	173,657	8	102,073	8	70,727	5	36,948	5
Other	-7,288	7	12,400	4	2,438	3	3,986	3	1,857	2	0	1
Profit before Tax	616,763	11	436,378	10	271,095	8	99,798	8	106,327	6	76,603	5
Tax	146,105	9	114,647	10	71,930	8	26,434	8	30,200	6	22,914	5
Net Income	470,658	11	321,731	10	199,165	8	73,364	8	76,127	6	53,689	5
Operating Income (Memo)	1,461,846	11	1,018,306	10	749,101	8	385,593	8	314,736	6	205,581	5
Dividend Paid	163,484	3	100,665	1	29,289	1	n.a.		n.a.		n.a.	
Total Capital	7,826,996	16	2,860,651	10	2,032,296	8	1,416,591	8	791,697	4	259,923	2
Tier 1 Capital	6,287,248	16	2,430,549	10	1,640,614	8	1,157,061	8	657,043	4	235,943	2
Net-Charge Offs	201,852	15	25,272	9	60,298	7	-1,844	7	8,542	3	7,216	2

Ratios

Assets Quality												
Loan Loss Res / Gross Loans	2.76	15	2.48	9	2.68	8	3.07	8	4.37	5	4.02	4
Loan Loss Prov / Net Int Rev	11.33	10	17.26	9	25.69	8	31.05	8	31.01	5	20.34	4
Loan Loss Res / Impaired Loans	102.58	15	87.13	9	98.58	8	86.65	8	59.30	4	59.37	4
Impaired Loans / Gross Loans	2.70	15	2.84	9	2.72	8	3.55	8	7.39	4	6.76	4
NCO / Average Gross Loans	0.49	15	0.13	9	0.47	7	-0.03	7	0.25	3	0.55	2

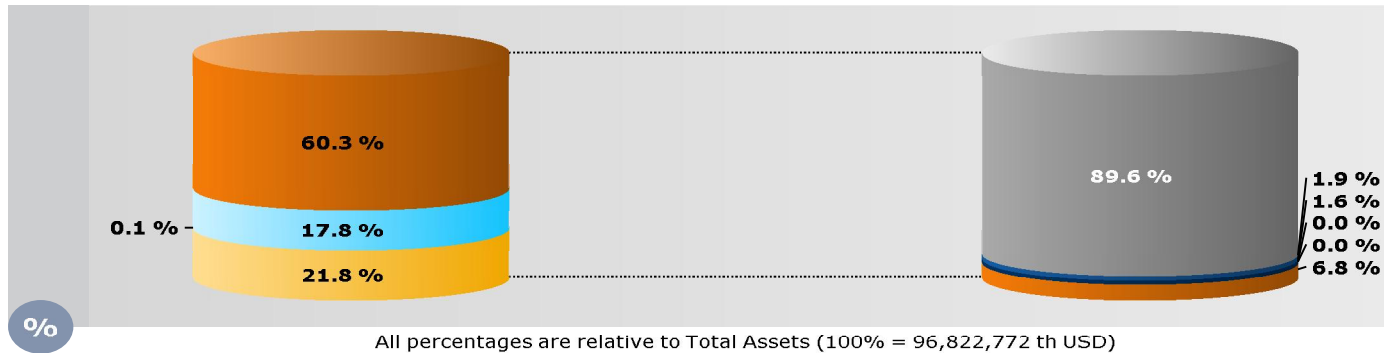


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NCO / Net Inc Bef Ln Lss Prov	20.55	10	5.23	9	16.24	7	-1.04	7	6.40	3	17.15	2
Impaired Loans / Equity	24.21	15	25.38	9	24.03	8	30.42	8	44.92	4	39.50	4
Unreserved Impaired Loans /	n.s.		3.27	9	0.34	8	4.06	8	18.28	4	16.05	4
Capital												
Tier 1 Ratio	n.s.		n.s.		n.s.		n.s.		n.s.		n.s.	
Total Capital Ratio	n.s.		n.s.		n.s.		n.s.		n.s.		n.s.	
Equity / Tot Assets	6.89	16	6.80	10	6.09	8	5.62	8	7.37	6	8.22	5
Equity / Net Loans	11.48	16	11.58	10	11.63	8	12.03	8	19.58	5	17.84	4
Equity / Cust & Short Term	7.66	16	7.48	10	6.67	8	6.26	8	7.94	5	8.13	4
Equity / Liabilities	7.47	16	7.34	10	6.54	8	5.99	8	8.01	6	8.96	5
Cap Funds / Tot Assets	7.73	16	7.45	10	6.87	8	6.21	8	8.01	6	8.22	5
Cap Funds / Net Loans	12.40	5	11.73	3	12.82	3	16.53	2	23.50	2	n.a.	
Cap Funds / Dep & ST Funding	8.52	5	6.99	3	7.06	3	8.59	2	10.03	2	n.a.	
Cap Funds / Liabilities	8.38	16	8.05	10	7.38	8	6.62	8	8.71	6	8.96	5
Subord Debt / Cap Funds	21.65	5	20.02	3	23.63	3	33.37	2	18.74	2	0.00	1
Operations												
Net Interest Margin	3.58	11	3.93	10	3.96	8	3.02	8	3.08	5	3.17	5
Net Int Rev / Avg Assets	2.71	11	2.87	10	2.69	8	1.99	8	2.31	5	2.68	5
Oth Op Inc / Avg Assets	0.39	11	0.22	10	0.29	8	0.35	7	1.06	4	0.39	4
Non Int Exp / Avg Assets	1.78	10	1.80	9	1.91	8	1.76	8	2.13	5	1.91	5
Pre-Tax Op Inc / Avg Assets	1.49	7	1.56	4	0.71	3	0.42	3	0.74	2	0.37	1
Non Op Items & Taxes / Avg Ast	-0.23	16	-0.31	10	-0.28	8	-0.14	8	-0.29	6	-0.34	5
Return On Avg Assets (ROAA)	1.00	11	0.98	10	0.79	8	0.44	8	0.77	6	0.79	5
Return On Avg Equity (ROAE)	14.66	11	15.02	10	13.48	8	7.16	8	9.95	6	10.50	5
Dividend Pay-Out	59.23	2	78.52	1	28.94	1	n.a.		n.a.		n.a.	
Inc Net Of Dist / Avg Equity	9.79	2	5.35	1	19.87	1	n.a.		n.a.		n.a.	
Non Op Items / Net Income	-1.75	7	6.60	4	3.73	3	13.51	3	5.76	2	0.00	1
Cost To Income Ratio	47.44	11	42.37	10	40.95	8	46.93	7	43.56	3	45.25	3
Recurring Earning Power	1.63	11	1.78	10	1.76	8	1.20	8	1.77	6	1.68	5
Liquidity												
Interbank Ratio	15.23	8	8.97	5	12.46	3	20.33	4	129.41	4	388.56	4
Net Loans / Tot Assets	60.06	16	58.68	10	52.37	8	46.70	8	36.03	5	39.67	5
Net Loans / Dep & ST Funding	66.73	16	64.59	10	57.35	8	52.07	8	40.54	5	45.53	4
Net Loans / Tot Dep & Bor	65.64	11	58.78	5	53.29	5	42.43	4	34.45	4	39.43	3
Liquid Assets / Dep & ST Funding	25.00	16	29.22	10	36.24	8	42.21	8	54.44	5	58.94	4
Liquid Assets / Tot Dep & Bor	24.77	11	33.64	5	37.65	5	47.87	4	58.91	4	63.47	3

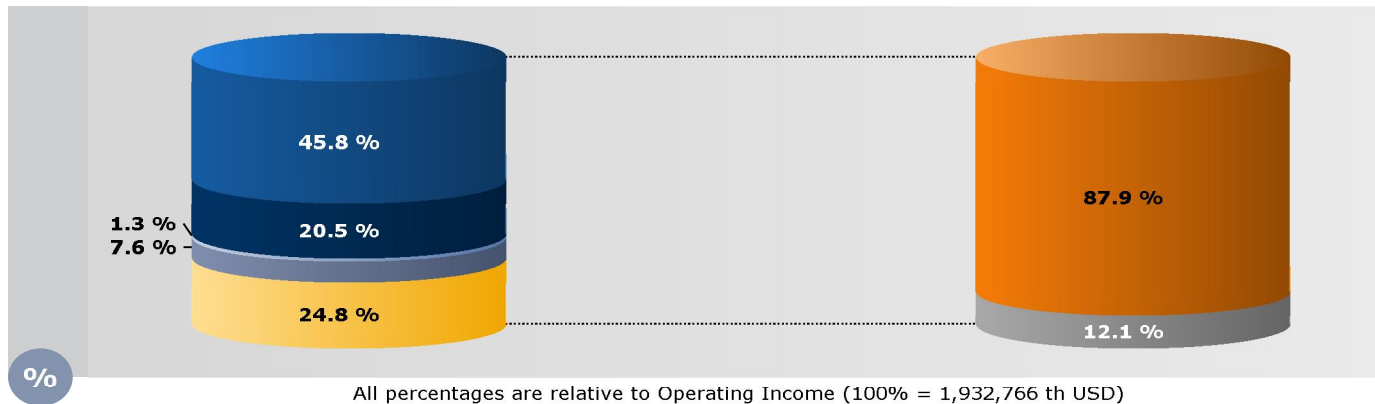


Structure of the balance sheet (2011)



Loans	60.3 %	Deposits & Short term funding	89.6 %
Other Earning Assets	17.8 %	Other interest-bearing liabilities	1.9 %
Fixed Assets	0.1 %	Other (Non-Interest Bearing)	1.6 %
Non-Earning Assets	21.8 %	Loan Loss Reserves	0.0 %
		Other Reserves	0.0 %
		Equity	6.8 %

Structure of the P&L account (2011)



Overheads	45.8 %	Net Interest Revenue	87.9 %
Loan Loss Provisions	20.5 %	Other Operating Income	12.1 %
Other	1.3 %		
Tax	7.6 %		